

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MELISSA RENEE FOX

Debtor(s)

Case No. 17-16318

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/26/2017.
- 2) The plan was confirmed on 07/27/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/13/2017.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$841.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$841.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$38.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$38.70

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	1,356.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	816.00	NA	NA	0.00	0.00
AES	Unsecured	3,684.00	3,880.21	3,880.21	0.00	0.00
Alliance Laboratory Physicians LTD	Unsecured	50.00	NA	NA	0.00	0.00
AMERICAN SURGICAL PROFESSION/	Unsecured	264.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,313.00	1,313.97	1,313.97	0.00	0.00
CAPITAL ONE NA	Unsecured	550.00	550.95	550.95	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	800.00	344.00	344.00	0.00	0.00
COMCAST	Unsecured	1,219.78	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	610.00	773.78	773.78	0.00	0.00
COMPASS HEALTHCARE CONSULTA	Unsecured	663.00	NA	NA	0.00	0.00
CREDITBOX.COM	Unsecured	2,377.52	3,820.20	3,820.20	0.00	0.00
DEPT STORES NATL BK MACY	Unsecured	311.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,883.00	1,883.55	1,883.55	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	830.00	NA	NA	0.00	0.00
HUNTER WARFIELD	Unsecured	35.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	135.70	135.70	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	468.37	468.37	0.00	0.00
MIDLAND FUNDING	Unsecured	869.00	869.30	869.30	0.00	0.00
MIDLAND FUNDING	Unsecured	878.00	877.82	877.82	0.00	0.00
MIDLAND FUNDING	Unsecured	591.00	591.11	591.11	0.00	0.00
MIDLAND FUNDING	Unsecured	485.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	553.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,661.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	11,757.00	17,733.33	17,733.33	0.00	0.00
NEMOS COLL	Unsecured	140.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	174.00	173.14	173.14	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	627.00	626.96	626.96	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	804.00	780.50	780.50	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	580.00	580.62	580.62	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	212.00	212.54	212.54	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
REVENUE ENTERPRISES LLC	Unsecured	171.00	NA	NA	0.00	0.00
Rgs Financial	Unsecured	490.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	4,757.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	22,225.00	28,211.25	27,296.00	802.80	0.00
SANTANDER CONSUMER USA	Unsecured	NA	NA	915.25	0.00	0.00
Stellar Recovery Inc	Unsecured	424.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	1,386.00	1,386.90	1,386.90	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	7,880.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	13,846.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	10,067.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	9,943.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	9,830.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	9,643.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	5,853.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	15,902.00	82,103.59	82,103.59	0.00	0.00
WELLS FARGO BANK	Unsecured	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,296.00	\$802.80	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$27,296.00	\$802.80	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$120,021.79	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$38.70</u>	
Disbursements to Creditors	<u>\$802.80</u>	
TOTAL DISBURSEMENTS :		<u>\$841.50</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/13/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.